UNITED
NATIONS

TD

United Nations
Conference
on Trade and
Development

Distr.
GENERAL

TD/B/COM.3/EM.14/1
31 August 2001

Original: ENGLISH

TRADE AND DEVELOPMENT BOARD
Commission on Enterprise, Business Facilitation and Development
Expert Meeting on Mainstreaming Gender in Order to Promote Opportunities
Geneva, 14-16 November 2001
Item 2 of the provisional agenda

PROVISIONAL AGENDA AND ANNOTATIONS

I. Provisional agenda

1. Elections of officers
2. Adoption of the agenda and organization of work
3. Mainstreaming gender in order to promote opportunities
4. Adoption of the outcome of the Meeting

GE.01-52644

ENG

II. Annotations to the provisional agenda

Item 1 - Election of officers

1. It is recommended that the Expert Meeting elect a Chairperson and Vice-Chairperson-cum-Rapporteur.

Item 2 - Adoption of the agenda

2. The provisional agenda for the Expert Meeting is reproduced in section I above. The provisional schedule of meetings for the three days is given below.

	Documentation
TD/B/COM.3/EM.14/1	Provisional agenda and annotations

Item 3 - Mainstreaming gender in order to promote opportunities

3. The decision to convene an Expert Meeting on the above topic was taken during the open-ended consultations conducted by the President of the Trade and Development Board on 30 January 2001. The mandate for this Expert Meeting is to consider "ways to improve the contribution of women in developing their countries' and regions' competitiveness, in increasing trading opportunities and in attracting investment and technology". While the Meeting will be the first expert event on gender perspectives within the intergovernmental machinery of UNCTAD, it can build on the results of the pre-UNCTAD X Expert Workshop on Trade, Sustainable Development and Gender (Geneva, 12-13 July 1999), which identified links between the globalization process and trade and development; work undertaken on enterprise development; and the outcome of a preparatory meeting held in connection with the Third United Nations Conference on the Least Developed Countries. Clearly, considerable differences remain in women's and men's access to the potential benefits of globalization and to power in economic structures in their respective societies. This has an impact on the economy as a whole: according to recent research, gender inequalities harm the well-being of people and hinder development; thus, they impose costs on productivity, efficiency and economic progress.

4. In preparation for the Expert Meeting, various consultations were held in order to define key issues from the perspective of UNCTAD's substantive mandate where gender considerations could constitute a critical aspect of trade and development. The following issues were selected: (i) foreign direct investment; (ii) trade: services and commodities; (iii) enterprise development; and (iv) the potential impact of information and communication technologies (ICTs). The Expert Meeting will be geared towards reaching conclusions and policy options for consideration by the Commission on Enterprise, Business Facilitation and Development. The outcome of the Expert Meeting may include policy proposals for a strategy to improve the role of women in enhancing the competitiveness of their countries and regions, and for increasing trading opportunities and attracting investment and new technology.

5. To facilitate the discussions, the UNCTAD secretariat has prepared an issues paper on "Mainstreaming gender in order to promote opportunities" (TD/B/COM.3/EM.14/2). In addition, experts are invited to prepare brief papers on the subject under discussion. These papers will be made available at the Meeting in the form and language in which they are received. The discussion will also be based on papers reflecting specific experiences to be presented by resource persons and invited representatives of organizations in the UN system or from civil society.

Documentation

TD/B/COM.3/EM.14/2	Mainstreaming gender in order to promote opportunities

Item 4 - Adoption of the outcome of the Meeting

6. The outcome will reflect the views expressed by the experts, and will be adopted at the end of the Meeting. The outcome is to be submitted to the Commission on Enterprise, Business Facilitation and Development at its sixth session in 2002. The final report will be compiled under the authority of the Chairperson after the conclusion of the Meeting.

Schedule of the Meeting

Day 1 *(14 November 2001)*	*Day 2* *(15 November 2001)*	*Day 3* *(16 November 2001*
10.00-13.00 hrs. Plenary Opening statement *Item 1:* Election of officers *Item 2:* Adoption of the agenda and organization of work Informals	10.00-13.00 hours Informals (continued)	10.00-13.00 hrs. Informals (continued)
15.00-18.00 hrs. *Item 3:* Mainstreaming gender in order to promote opportunities Informal (continued) *Item 3:* (continued)	15.00-18.00 hrs. Informals (continued) *Item 3:* (continued)	15.00-18.00 hrs. Plenary (closing) *Item 4:* Adoption of the outcome of the Meeting

Inputs from experts

7. Experts nominated by member States are invited to submit brief papers in advance of the Meeting to the UNCTAD secretariat. These will be made available to other participants at the Meeting in the language in which they are received. To facilitate the preparation of papers, experts may wish to take into account the questions in the last section of the secretariat's note (TD/B/COM.3/EM.14/2). Experts are invited to submit papers by 12 October 2001 to Ms. Gloria-Veronica Koch, Chief, Civil Society Outreach and Departmental Focal Point on Women, Executive Direction and Management (tel. 41-22- 907 5690; fax: 41-22-917 0122, e-mail: [redacted].

UNITED
NATIONS

TD

United Nations
Conference
on Trade and
Development

Distr.
GENERAL

TD/B/COM.3/EM.14/2
28 August 2001

Original: ENGLISH

TRADE AND DEVELOPMENT BOARD
Commission on Enterprise, Business Facilitation and Development
Geneva, 14–16 November 2001
Item 3 of the provisional agenda

EXPERT MEETING ON MAINSTREAMING GENDER IN ORDER TO PROMOTE OPPORTUNITIES

Note by the UNCTAD secretariat

Executive Summary

Considerable differences remain in women's and men's access to the potential benefits of globalization and to power in economic structures in their respective societies. Seizing the advantages of globalization requires the mobilization of all development forces and actors. Women represent half of all actors that need to be involved to obtain this goal. Promoting women's participation in national and international markets is a recurring theme in key issues of UNCTAD's agenda as diverse as foreign direct investment, trade in services, commodities, enterprise development and the potential opportunities offered by new technologies such as information and communication technologies. The Expert Meeting may wish to address the gender component in these areas with the following objectives: (a) to propose ways to improve the contribution of women in developing the competitiveness of their countries and regions; (b) to suggest practical policy proposals as elements of a strategy for the international community and member States to improve the role of women in participating more widely in the economic process of trade and foreign investment; and (c) to build networks for the support and empowerment of women to engage more effectively in economic activity.

GE.01-52827

ENG

CONTENTS

		Paragraphs	Pages
Introduction and mandate		1-2	3
I.	**Foreign direct investment and selected gender perspectives**	3-9	3-6
	A. Employment in transnational corporations and evolution of women's working conditions	4-6	4-5
	B. Quality of employment in affiliates	7-8	5-6
	C. Observations on issues for possible research regarding foreign direct investment and gender-sensitive employment	9	6
II.	**Trade and gender perspectives**	10-29	7-13
	A. Trade in services	10-18	7-10
	B. Commodities and the gender perspective	19-29	10-13
III.	**Enterprise development: overcoming the gender barrier to women's entrepreneurship**	30-37	13-15
	A. Barriers to women's entrepreneurship	30-33	13-14
	B. The role of financial and business development services and networking	34-35	14-15
	C. Observations regarding issues for achieving women's entrepreneurship	36-37	15
IV.	**Potential impact of information and communication technologies in enhancing the contribution of women**	38-47	15-19
	A. Gender and the digital divide	39-41	16-17
	B. How can ICT and e-commerce create new opportunities for women?	42-46	17-19
	C. Observations on key issues to derive optimum benefit from ICT and e-commerce	47	19
V.	**Questions for consideration by participating experts**	48	20

Introduction and mandate

1. The mandate for this Expert Meeting is to consider "ways to improve the contribution of women in developing their countries' and regions' competitiveness, in increasing trading opportunities and in attracting investment and technology".[1] The Expert Meeting aims to build on the results of the Pre-UNCTAD X Expert Workshop on Trade, Sustainable Development and Gender (Geneva, 12–13 July 1999),[2] which identified links between the globalization process and trade and development, and the outcome from a preparatory meeting held in connection with the United Nations Conference on the Least Developed Countries (UN LDC-III).[3] Clearly, considerable differences remain in women's and men's access to the potential benefits of globalization and to power in economic structures in their respective societies. These differences have an impact on the economy as a whole: according to a report released by the World Bank in 2001, gender inequalities harm the well-being of people and hinder development; thus, they impose costs on productivity, efficiency and economic progress.[4]

2. In preparation of the Expert Meeting, various consultations were held in order to define key issues from the perspective of UNCTAD's substantive mandate where gender considerations could constitute a critical aspect of trade and development. The following issues were selected: (i) foreign direct investment; (ii) trade: services and commodities; (iii) enterprise development; and (iv) the potential impact of information and communication technologies (ICTs).

I. FOREIGN DIRECT INVESTMENT AND SELECTED GENDER PERSPECTIVES

3. Foreign direct investment (FDI) impacts on gender or, more precisely, the gendered division of labour, through its effects on employment. These effects occur at two levels. First, gender-specific patterns of employment and occupation vary by industry,[5] and hence the size, type and composition of FDI flows and its sectoral distribution influence overall employment in each host economy. Second, employment practices in TNCs may differ from those of local firms in terms of their policy, contract or wage differentials, or the provision of employment-related social services, which may be of particular interest to women employees.[6]

---

[1] The decision to convene an Expert Meeting on these issues was taken during the open-ended consultations conducted by the President of the Trade and Development Board on 30 January 2001.

[2] The results were included in UNCTAD, *Trade, Sustainable Development and Gender*, Geneva, New York, 1999.

[3] See United Nations General Assembly, *Outcome of the Pre-LDC III Workshop on LDCs' Building Capacities for Mainstreaming Gender in Development Strategies, Cape Town, South Africa, 21–23 March 2001* (A/CONF.191/BP/2).

[4] "By hindering the accumulation of human capital in the home and the labour market, and by systematically excluding women or men from access to resources, public services, or productive activities, gender discrimination diminishes an economy's capacity to grow and to raise living standards". The World Bank, "Engendering Development", Washington, DC, New York 2001 (Oxford University Press): 10–11.

[5] This is of course not specific to FDI. However, the flow of foreign investment in supplementing domestic investment, might alter the composition of overall investment, and thereby change employment patterns.

[6] Such as safe transport to and from work, or arrangements for childcare, etc.

A. Employment in transnational corporations and evolution of women's working conditions

4. In some developing countries,[7] the share of transnational corporations' (TNCs) affiliates in host economy employment is very large. In the manufacturing sector, affiliate-based employment notably exceeds 40 per cent in countries such as Malaysia, Singapore, and Sri Lanka. From a gender perspective, this is of interest, because in several industries, such as textiles and garment production, agro-processing (notably food processing), electronics assembly and many services industries,[8] the workforce is predominantly female. This pattern reflects the occupational structure of these industries (in developing and developed countries alike) and the types of skills required, which together result in gender-segregated and segmented labour markets.[9] Notably, manufacturing employment is predominantly female in those industries that are export oriented. The "feminization" of manufacturing employment is particularly marked in export processing zones (EPZs), where firms are typically affiliates of TNCs, and the registered share of women in production-line employment is as high as 70 to 80 per cent.[10] In the past years, export-processing zones have also attracted a high percentage of female labour in LDCs. The EPZs in Bangladesh (mainly exporting garments and textiles, leather, shoes and electronics) have attracted 69 per cent female workers. In Haiti (mainly garments) and Madagascar (garments and flowers) the equivalent figures were 69 and 60 per cent respectively.

5. In terms of its composition by sectors, global FDI flows are concentrated in manufacturing and services. In developing countries, manufacturing FDI accounted for roughly 60 per cent, and services for roughly one-third of the inward FDI stock in 1997.[11] Two patterns are particularly noteworthy. First, in South, East and South-East Asia, almost two-thirds of FDI stock has accumulated in the manufacturing sector. To the extent that this represents greenfield investment,[12] new employment opportunities would have been created. Indeed, labour force participation rates in the region have increased in several large FDI

---

[7] Overall, the share of TNCs in global employment is minimal. Out of the total estimated global labour force of 3 billion persons, less than 1 per cent are directly employed in TNC systems (parent firms or affiliates). Estimates of global employment in TNC systems – in parent firms and affiliates – are in the range of 86 million persons (1998 estimate) (UNCTAD (1999), *World Investment Report 1999: Foreign Direct Investment and the Challenge of Development*. United Nations publication, New York and Geneva: 265).

[8] Braunstein E. (2000). Engendering Foreign Direct Investment: Family Structure, Labor Markets and International Capital Mobility. *World Development*, Vol. 28, No. 7: 1157-1172.; Joekes S. (1999) A gender-analytical perspective on trade and sustainable development. In: UNCTAD, *Trade, Sustainable Development and Gender*. United Nations publication, New York and Geneva.; Razavi, S. (1999). Labour-intensive growth, poverty and gender: neo-classical institutionalist and feminist accounts. *Development and change: Special issue on gendered poverty and well-being*, Vol. 30 No. 3; Standing G (1999). Global feminization through flexible labor: a theme revisited. *World Development*, Vol. 27, No. 3: 583-602; UNCTAD (1999) op. cit.

[9] UNCTAD (1999) op. cit.: 268. Many authors argue that the large share of women in export industries is due especially to their greater willingness to acquiesce to repetitive and subordinate occupations, and to having a lower reservation wage than men with similar skills, thus making them more easily employable. For a discussion, see Razavi (2000).

[10] See e.g. Joekes (1999); Ghosh J. (1998). An Asian view of globalization, employment, environment and gender. In: UNCTAD, *Trade, Sustainable Development and Gender*. United Nations publication, New York and Geneva: 141-146; Wichterich C. (2000). *The Globalized Woman: Reports from a Future of Inequality*. London, Zed Books.

[11] UNCTAD (1999) op. cit.: 27 and 424-425.

[12] Also assuming that the FDI is additional to and not replacing domestic investment.

recipient economies in the 1980–1997 period,[13] either in terms of overall participation rates, and/or in terms of the participation rates of women, especially in the 25–54 year age bracket.[14] This suggests that the new jobs created could have encouraged women to join the labour market, though such a direct relationship could only be established on the basis of more in-depth data analysis. Second, in Latin America and the Caribbean, more than half the FDI stock is attributed to the services sector. Similar to the Asian situation, labour force participation rates have increased in several of the larger FDI recipient economies.[15] In recent years, a fair share of FDI in Latin America has been the result of cross-border mergers and acquisitions (M&As); and it would be of interest to explore the effects of M&As on employment, specifically on the composition of employment by gender over time.

6. Another dimension of relevance to the discussion on TNCs and gender analysis on employment, is the fact that in a number of industries, TNCs subcontract the production of components and inputs to first-, second- and third-tier suppliers, which is organized either through affiliates in the host country working with domestic suppliers, or through TNCs' global procurement activities in which production is outsourced directly from parent firms to suppliers.[16] These workplaces are thus indirectly linked to the TNC system, which thereby reaches into supplier firms and into cottage industries or other forms of informal sector work.[17] Again, in the garments and footwear industries, women workers tend to predominate in such outsourced work.[18]

B. Quality of employment in affiliates

7. The quality of employment in affiliates and its gender-specific characteristics need to be discussed in context.[19] It is methodologically and empirically difficult to measure differences in employment standards experienced by female and male workers. However, as far as one can generalize, comparatively favourable employment conditions might be expected to prevail in the production of high-end, technology-intensive products that rely on consistent quality and reliability in their production, or where it is necessary for the affiliate to retain skilled workers by paying commensurate wages, or to protect its reputation and brand name. TNCs in such industries may offer reasonably good employment conditions, in terms of quality of the physical workplace, contractual agreements, training, or wages, including supplementary benefits such as sick or annual leave, provision of cafeterias, dormitories, childcare, etc. In addition, for similar reasons, they can be expected to comply with gender-

---

[13] Examples include China, Hong Kong (China), Sri Lanka, Malaysia (ILO (1999) *Key Indicators of the Labour Market*, Geneva: 35–38).

[14] ILO 1999: 35–38.

[15] Such as Argentina, Brazil, Chile or Mexico (ILO 1999: 40–42).

[16] UNCTAD (1999) op. cit.: 265; Gereffi G. and Korzeniewicz M. eds. (1994). *Commodity Chains and Global Capitalism*. Westport, Praeger; Harrison B (1994). *Lean and Mean. The Changing Landscape of Corporate Power in the Age of Flexibility*. New York, Basic Books.

[17] UNCTAD (1999) op. cit.: 267.

[18] Multiplier estimates for some light industries (e.g. garments, footwear) suggest that outsourced employment may be as much as fivefold that of the employment of the respective TNC (garments, footwear) (Braunstein 2000, p. 1159). Another estimate suggests that, in 1995, 200 million persons were working in supplier firms to export industries (Wichterich 2000: 17, referring to ICFTU data), this being more than double the total TNC direct employment.

[19] See UNCTAD (1999) op. cit.: 270 et seq., for a discussion of comparative employment performance in different types of TNCs.

equality norms and standards such as equal remuneration and non-discrimination in terms of employment and occupation (e.g. as codified in the ILO Conventions C 100 and C 111).[20]

8. Conversely, in industries where there is strong global competition for markets, and hence for the investment and employment related to them, product prices and hence wages are subject to far more pressure. These are, in essence, industries producing products of a commoditized nature on a large scale – standardized mass-consumption goods – such as inexpensive textiles or low-technology intermediate goods. In these industries, TNCs may not offer particularly favourable working conditions, and there is some indication that such affiliates actually build on labour market segmentation.[21] Anecdotal evidence also suggests that in low value-added assembly line work women typically earn lower wages than men in the same occupational groups.[22] For instance, in some affiliates and in some EPZs, women's wages are 20–30 per cent lower than those of men in the same industry.[23] However, this is not necessarily limited to affiliates; similar discrimination has been observed in domestically owned firms and in developed as well as in developing countries.

C. Observations on issues for possible research regarding foreign direct investment and gender-sensitive employment

9. It is clear from the above review that additional research is needed to enable policy makers to make informed decisions on gender-aware employment policy as it relates to FDI, particularly in the following two issues that may warrant possible research. First, with regard to compiling an inventory of "best" practices adopted to support gender-sensitive employment policy.[24] This would cover government policies, incorporated into FDI policy, that push for the fulfilment of gender equality in the workplace.[25] It might also examine and compare gender-equality strategies of TNCs and of domestically owned firms. Building on such an inventory, further-reaching proposals for Government consideration could be devised.[26] Second, another issue for research could derive from the obvious need for gender-disaggregated employment and wage data as well as indicators of employment quality measured in such variables as standards of safety, industrial relations, etc.[27]

---

[20] For a detailed discussion, see Razavi 1999 and also UNCTAD (1999) op. cit.: 455 et seq.

[21] Dicken, P. (1998) *Global Shift. Transforming the World Economy*. Third edition. London, Paul Chapman: 312.

[22] UNCTAD (1999) op. cit.: UNCTAD, *Trade, Sustainable Development and Gender* (UNCTAD/EDM/Misc. 78): "A gender-analytical perspective on trade and sustainable development", Joekes, S.: 33–59.

[23] UNCTAD (1999) *World Investment Report*: 269; Horton, S. (1999) Marginalization revisited: women's market work and pay, and economic development. *World Development* Vol. 27, No. 3: 571 – 582; Standing 1999: 583–602. In some instances, host Governments might waive requirements on employment "quality" in the interest of generating as much employment as possible. The prime example are EPZs which in some instances are exempt from industrial relations or employment conditions institutionalized in the host economy at large, so as to attract FDI to the zone (UNCTAD 1999 supra: 271–272; ILO (2001) *Seventh Survey on the Effect Given to the Tripartite Declaration of Principles Concerning Multinational Enterprises and Social Policy*, Part I and II, Geneva).

[24] It should be noted that this does not automatically imply *women's* employment: in some of the newly industrializing economies, displacement effects affect both women and men in turn over time.

[25] For example, in its Philippines Economic Zone Authority (PEZA), the Government of the Philippines provides gender awareness training to trade unions and employers, with a view to implementing existing equal opportunity legislation. (See ILO 2001: 133 and UNCTAD 1999 supra: 271 et seq.).

[26] Possible partners in such research might be the ILO and UNRISD.

[27] Particular relevance for gender analysis might include the composition of the labour force in developing country affiliates of TNCs; wage differentials; differences in contractual status and employment duration,

II. TRADE AND GENDER PERSPECTIVES

A. Trade in services

10. Constituting the largest share of the national product and employing large amounts of labour,[28] services are fast becoming more important in international trade (currently about 20 per cent of total trade). Although, developing countries account for only about 20 per cent of total trade in services,[29] the role of this sector has been emphasized for its potential contribution to successful integration of these countries in the world economy. The Plan of Action adopted at UNCTAD X calls for progressive liberalization of trade in services and improved market access for these countries as a means to promote economic development. This process, the Plan suggests, should be compounded by strengthening the developing countries' institutional, financial and human capacity as well as their regulatory frameworks to enable them to engage more effectively in international trade in services.[30]

11. Equity in the distribution of trade benefits and due consideration to development concerns and social impacts are crucial aspects to be considered in the new generation of public policies applied to the service sectors. Ensuring that equal opportunities are open to women and men in terms of economic benefits and that direct involvement applies to the equality of their access to and participation in the definition of economic structures and policies and the productive process itself,[31] and may make it possible to realize the gains that trade in services could bring.

1. Cross-border supply of services[32]

12. The sectors that could be providing these types of services, among others, could include telecommunications, business and banking services.[33] Given the investment, technology and infrastructure requirements, such services originated in developed countries. However, during recent years, services delivered by developing countries, mainly from Asia, have emerged on

---

including the role of subcontracting and outsourcing; the impact of economic crises and of M&As (both domestic and foreign) on employment; and possible differences in the impact on women and men.

[28] There are exceptions, namely, low-income agrarian countries (Joekes, S. "A Gender-Analytical Perspective on Trade and Sustainable Development" in *Trade, Sustainable Development and Gender*, UNCTAD, Geneva, 1999): 40.

[29] World Trade Organization, *International Trade Statistics 2000*, Geneva 2000: 40.

[30] UNCTAD, *Bangkok Plan of Action*, adopted by UNCTAD X, Geneva, 2000: 22.

[31] Joekes, S., "Trade-Related Employment for Women in Industry and Services in Developing Countries", Occasional Paper, UNRISD/UNDP, Geneva, 1995: i; and UNCTAD, "Assessment of Trade in Service of Developing Countries: Summary of Findings", a note by the UNCTAD secretariat submitted to the fourth session of the Trade and Development Board, 20–24 September, 1999: 5.

[32] The General Agreement on Trade in Services (GATS) when defining trade in services identifies four different modes of delivery through which trade takes place, namely, Mode 1: "Cross-border supply", when services are supplied from one country to another (e.g. on line data processing such as off-shore office services, and many other back-office services); Mode 2: "Consumption abroad" when consumers or their belongings travel to another country to consume services (e.g. tourism, medical care, education, and repair and maintenance); Mode 3: "Establishment of a commercial presence" when a foreign company creates subsidiaries or branches to provide services in another country (e.g. tour operators, travel agencies, banks, airlines, hospitals, educational establishments, etc.) and Mode 4: "Presence of natural persons" when individuals travel from their own country to supply services in another country (e.g. nurses, consultants, etc.).

[33] See also chapters III and IV below.

the international scene. The services they provide tend to benefit from FDI by developed country firms or directly from the commercial presence of firms from developed countries. In the early 1990s, India's computer programmers were already listed in first place of the top eight countries for software development, ahead of Ireland, Israel, Mexico and Singapore. Indian engineer and software designers were also attracted by Western firms to work abroad; while the outflow of software personnel may have had some marginal effect on private companies, it has proved an important source of earnings to the country at large.[34] Other developing countries, such as those in the Caribbean, including Barbados, Jamaica and the Dominican Republic, and other countries, such as the Philippines and Mexico, have adopted special policies to attract FDI in the information technology sector.[35]

13. A recently evidenced move of various information processing sectors, ranging from simple data entry to software programming,[36] to the developing countries in order to take advantage of cheaper labour costs has particularly affected the employment of women, mainly in lower level occupations. However, there are indications that women's labour is also required in higher-skills segments, such as computer software, therefore bringing about a significant income effect, although still disproportionate compared to men. A shift of such businesses to developing countries appears to favour countries well endowed with skills, particularly in computer literacy and in English-speaking personnel. Obviously, countries not meeting these requirements could not take advantage of such service sector expansion.

2. Consumption of services abroad

14. This category corresponds to services that are provided to foreign consumers when visiting a country. In terms of its impact on women, the most important sector in this category is that of tourism. During the years 1995–1998, tourism was among the top five income generators in 69 developing countries,[37] and for many of these countries it was the only service, or one of the few service sectors, in which developing countries had a trade surplus over that of developed countries.[38] This sector is already the leading service export sector in 24 LDCs.[39]

---

[34] It has been reported that the Indian Institute of Technology in Bombay found that in recent years over 80 per cent of its graduates were relocating to the United States; see Soubra, Y., "Trends and current situation in the diffusion and utilization of information technology" in ATAS X, UNCTAD, United Nations, New York and Geneva, 1995 (UNCTAD/DST/10).

[35] Ibid. The foreign-owned subsidiaries set up in the free trade zones created through such policies were attracted by incentives such as tax benefits, full repatriation of profits, and dividends to home countries and low labour costs. In addition, the docility of the labour force – men and women can work long periods on visual display units – and the scant attention generally given to health and safety aspects of data entry and data processing, may have played a role in this regard. Clearly, this is an area where the work of both men and women can be upgraded through appropriate policies.

[36] Data-reliant services, such as credit card providers, mail order business, airlines and rail-systems, etc.

[37] See Diaz Benavides, D. "The sustainability of International Tourism in Developing Countries" Paper submitted at the Symposium on International Tourism at the WTO, 22 February 2001, and "El turismo como paliativo de la pobreza". Presentation at the World Conference on Tourism and Poverty, 6 June 2001 in Natal, Brazil.

[38] UNCTAD, "Assessment of Trade in Services of Developing Countries: Summary of Findings", a note by the UNCTAD Secretariat submitted to fourth session of the Trade and Development Board, 20–24 September, 1999, p. 5.

[39] See: *Tourism in the Least Developed Countries*, World Tourism Organisation, Madrid, 2001.

15. First, tourism can be an important foreign exchange earner for developing countries, provided that the minimum important conditions exist or are created to attract tourists to the country, such as an attractive geographical location, economic and political stability, adequate infrastructure, good quality hotels and low crime rate. The tourism industry already offers employment opportunities to women, but these are often unskilled or low-level skilled and, accordingly, poorly paid.[40] Furthermore, tourism often embraces an array of occupations of an informal nature that draw on women's traditional activities such as cleaning, cooking and babysitting, considered cheap labour. This bias reinforces the lower income effect for women in addition to exposing them to prostitution and accompanying health risks such as HIV. Therefore, employment creation by the tourism industry must be viewed from both income and welfare perspectives. Supportive policies in the tourism sector could include skills training focused on both women's and men's activities, that would also facilitate the positive multiplier effect on economic and social development, in particular, LDCs that have a large potential in tourism.

3. Services related to commercial presence abroad

16. Under this category a service is provided from one country to another through a branch or representation opened in a recipient country. The expansion of multinational corporations worldwide has already created local service-provider "outlets". This is particularly noticeable in banking and insurance, various business services, construction and related engineering services, education services, and others. Companies would tend to take advantage of market opportunities as well as considerations of labour costs in making decisions on the mode of providing services. There could be positive effects on the gender distribution of employment.

4. Services offered through the presence of natural persons

17. This mode of delivery includes a number of service sectors, such as, for instance, health services. Due to structural differences in various parts of the world in the provision of health services, there is both a clear lack of, and a clear surplus of health care personnel in different countries. Such imbalances generate a demand for trade through the movement of natural persons, particularly through a South to North migration of medical doctors and nurses. The latter are predominantly women and their work-related migration is not only a consequence of a "nursing surplus" in their home countries, but also of the limited opportunities which their native health care services offer in terms of employment and income. The positive effect of such a move undoubtedly results in increased individual income, but due to the low bargaining power of women their income tends to be less than commensurate with the work done. Furthermore, health systems of "exporting" countries may suffer drastically when medical doctors and qualified nurses choose to migrate.[41]

5. Observations on issues for possible research regarding trade in services

18. A better understanding of the key issues involved and the improvement of the statistical data are aspects of paramount importance to estimate the participation of gender in international trade in services. It would be useful to undertake some case studies in selected

---

[40] Fälth, A., "Tourism and Gender: Opportunities for LDCs in an Intensified Global Economy" in *Trade, Sustainable Development and Gender*, UNCTAD, Geneva, 1999, (UNCTAD/EDM/Misc. 78): 426.

[41] UNCTAD, *Background Note* for Expert Group Meeting on International Trade in Health Services: Difficulties and Opportunities for Developing Countries, Geneva, 1997: 3).

countries and specific services sectors, which could assist in identifying gender-specific issues in each sector. These could include cases within, for example, the tourism and health services, in order to suggest possible policy options and measures to improve the contribution of women to the competitiveness of their countries and regions.

B. Commodities and the gender perspective

19. The commodities sector, particularly agriculture, is the economic mainstay of most developing countries. It not only provides for the livelihood of the bulk of the population, but is also the principal source of savings and foreign exchange needed for development. In Africa, women constitute 70 per cent of the agricultural workforce and produce 80 per cent of food products.[42] Women's role is critical in two areas of activity: (i) as key actors in the traditional provision of subsistence food for their families; the sale of surplus food products grown basically for the family provides them with much needed cash, albeit in small amounts; and (ii) women as active players in the most dynamic areas of the commodities sector, namely, the production and processing of high value food products for export.[43] Export diversification has become one of the major efforts by developing countries for increasing productive capacity and competitiveness. High value-adding activities related to exports concern the production, processing, packaging, labelling, marketing and sales, and after sales service of horticultural products – activities are principally undertaken by women.

20. Regarding small-scale farming, the higher, and increasing, mobility of male labour between regions and sectors of activity has also increased the importance of small-scale family farms mostly operated by female labour. Women acquire food-processing skills in their home or community, and often make-up a large proportion of workers in food processing plants. They have also been successful in producing and trading agricultural products (such as flowers) in an urban setting. In small-scale production and trade, where women are especially active, they face many common problems with men, but these problems affect women more adversely. Women also have to confront other constraints specific to their gender.

21. With regard to the export-oriented sector, improvements in the transport infrastructure and the changing demand patterns in the developed world (e.g. resulting in an expanded global fruit market) have promoted the globalization of agribusiness. In many developing countries women work, often on casual terms and in temporary conditions, to produce and supply agriproducts for multinational corporations who channel the products through supermarket chains. Although now constituting a small part of the global chain, local agrifarms and enterprises are subject to imposed quality and phytosanitary conditions of their produce. The employment conditions of the workers, mostly women, are still precarious. While Governments may have failed to make substantive improvements for temporary

---

[42] Blumberg, R.L., "Reaching Africa's "invisible" farmers", in *African Farmer*, New York, No. 11, 1994: 14-15.

[43] In this respect, factors such as necessary information and communication technologies, infrastructure and transport are critical, and their lack clearly limits, in particular, the possibilities of LDCs and small-island and land-locked LDCs successfully to integrate into the world market.

workers in the interest of maintaining national competitive advantage, as a consequence of globalization, pressure by NGOs, consumer groups interested in fair trade issues and environmentalists on large concentrated retailers is stimulating a potential improvement in labour conditions, in this case largely for women, through the external supply chain.[44]

1. The issue of access to assets and implications for decision-making

22. Access to finance is a major problem for most rural businesses, particularly in farming. One important factor is the unavailability of assets to be used as collateral, mainly due to the non-existence or insecurity of titles to land. It is also a fact that in many developing countries, where secure titles to land do exist, it is men who own and control the land. In many countries women cannot even hold land titles. Another type of constraint is the often prevailing requirement for a male to provide his co-signature or guarantee declaration for his spouse to obtain a credit. Over the years, many targeted schemes have been launched to create more equal access to markets and especially to credit, land and productive assets (see box 1).

Box 1. Schemes to create more equal access to markets and especially to credit, land and productive assets

There are some examples of effective organizations that aim to deal with such problems. In Mozambique, the movement to redress the imbalance was spearheaded by the new National Farmers Union (NFU). This is an association of some 430 local cooperatives and farmer groups, led by a woman grass-roots leader. NFU lobbies for farmers and provides them with training in leadership, management, and marketing. The main objective of the NFU, however, is to press the Government to issue land-ownership deeds to rural women, despite resistance from the male-dominated bureaucracy. To date the NFU has assisted 95 per cent of its members to secure deeds of ownership. In The Gambia, the Women in Service Development Organization Management has 60,000 active members who are eligible for training and are able to obtain loans from a revolving fund. The Kenya Women's Finance Trust, founded in 1981, has been giving credit to rural women, to increase women's income and enhance the welfare and status of entire families.

Source: Lima, T. "Women's co-ops spur Mozambican farmers union", in *African Farmer*, New York, No. 11, 1994: 16-17; Senghore, I. And Bojang-Sissoho, A. "Women's wisdom: banking on themselves", in *African Farmer*, New York, No. 11, 1994; and Gellen, K. "Unleashing the poor of women farmers", in *African Farmer*, New York, No. 11, 1994: 10–11.

23. The problem of asset titles is not confined to the agricultural sector. A high proportion of small-scale and artisanal miners in developing countries are women. Mining activity provides them with cash income, although not secure and lower, due to the semi-legal or illegal status of the mines (women appear to be over-represented among small-scale miners who lack formal title), and due to the inefficient production methods used.[45]

---

[44] Barrientos, S. (1999). Ethical trade and gender: exports of non-traditional horticultural products. In: UNCTAD (1999). *Trade, Sustainable Development and Gender*. United Nations publication, New York and Geneva: 190; Barrientos, S., Bee, A., Matear, A. and Vogel, I. (1999). *Women and Agribusiness: Working Miracles in the Chilean Fruit Export Sector*. London, Macmillan Press.

[45] See *Financial Times*, "Women dig deep for South Africa's Gold", 11–12 August 2001.

24. Many studies and field experience have shown that lending to women, particularly in rural areas is highly efficient and effective. They are often considered as good counterparts.[46] In some cases the experience has been so favourable that women who are members of organized groups have had access to credit without collateral.

25. Women's meagre participation in the decision-making process at both local and national levels acts as a significant constraint on their economic success. In some cases, families have to dwell on the plantation or the farm, leaving women unable to complement the family income by engaging in alternative outside economic activities. Such cases have been documented with regard to fruit and flower farms, and in coffee, tea and pineapple plantations. The Government of Kenya has attempted to redress this situation of women when chiefly linked to their disadvantaged position in land ownership by advocating joint family decision-making on land use and disposal through the state-controlled land boards. To ensure that women are consulted during decision-making, the Government has insisted that wives participate in deliberations to decide which local community leaders or elders will be seconded to the land boards.

2. Human resources development and the upgrading of technological skills

26. Training and extension service in agriculture is of paramount importance. However, training opportunities for rural agricultural producers tend to be directed to men, who are already likely to have some formal education. This constitutes a major constraint for women involved in horticulture, food production and trade, who traditionally have not benefited from formal training. This limits the ability of women exporters to cope effectively with sanitary and phytosanitary requirements and other consumer exigencies. Lack of technology and facilities (e.g. cold storage for conservation), is an added constraint.

27. As already emphasized in many fora, there is an inbuilt bias toward men in the introduction of extension services and new technologies.[47] In order to try and reverse this bias, some countries such as Nigeria have adopted affirmative-action initiatives — hiring more women extension agents to work with rural women farmers and retraining men extension agents to work with women.[48]

28. As indicated above, the creation of new market outlets for processed horticultural products has opened up employment opportunities for women, often on a temporary basis, in activities ranging from harvesting through cleaning, grading, packaging and dispatching. However, lack of systematic skills upgrading constitutes a deficient feature of this type of temporary employment generation. Given that the products of this employment are subject to increasingly elevated standards of quality traded in highly competitive markets, technological upgrading and continuous skills development is an essential requirement for women to remain competitive contributors in export-oriented sectors.

---

[46] See chapter III below.

[47] In Africa, despite the dominance of a female workforce in agriculture, only 7 per cent of extension time and resources is currently devoted to women farmers, and only 7 per cent of extension agents are women. See Blumberg, op. cit.

[48] Pena, C., Webb, P. and Haddad, L. "Women's economic advancement through agricultural change: a review of donor experience", Food Consumption and Nutrition Division, International Food Policy Research Institute, Washington, DC, 1996.

3. Observations on key issues of commodities and gender

29. From the above review, the importance of implementing legal and institutional reforms aimed at eliminating barriers faced by women regarding physical asset ownership, liberty of economic activities and access to human resources development, including agricultural extension work, as well as the upgrading of both traditional food and other processing techniques is evident. Linked to this is the issue of improving the organizational structures of women entrepreneurs, in order to assist women's activities towards transforming traditional skills in agriculture, processing and commercialization into competitively viable assets at the international level. Assistance in the empowerment of women's associations and women entrepreneurs in the commodity field could be made more effective by promoting their involvement in value-adding activities, through, among other things, identifying and entering market niches, and aiming at strengthening quality assurance.

III. ENTERPRISE DEVELOPMENT: OVERCOMING THE GENDER BARRIER TO WOMEN'S ENTREPRENEURSHIP

A. Barriers to women's entrepreneurship

30. Entrepreneurship is an important vehicle for achieving women's economic empowerment. However, women entrepreneurs face socio-cultural barriers when compared to their male counterparts.[49] These are defined as women-specific obstacles to enterprise development. Greater difficulty in accessing credit and technology, limited bargaining power and limited mobility, dependency on male kin, male-biased policies and male-dominated markets have been cited as components of such obstacles. These obstacles appear to be rooted in socio-cultural perceptions of a women societal role and responsibility and often find their way into the legal system and/or the uneven application of the law, in the discriminatory implementation of policies and programmes and in persistent gender-biases. Poor education compounds this cycle as education and human resources development constitute the very basis of the quantitative and qualitative growth of an entrepreneurial capacity.[50]

31. Access to capital for start-ups and expansion of an enterprise continues to be perhaps the most significant obstacle for women entrepreneurs everywhere — in developed, as well as in developing countries, including LDCs. Special Government and donor programmes for credit and business development services tend to concentrate on income maintenance programmes involving microenterprises and community initiatives. Commercial banks prefer to lend to larger enterprises and to the Government due to the high risks and transaction costs of dealing with small- and medium-sized enterprises (SMEs). Women entrepreneurs are

---

[49] In this context, see for example, UNCTAD, *Women Entrepreneurs in Least Developed Countries: Case studies from Africa*, (UNCTAD/ITE/EDS/Misc. 15), 1999; *Women Entrepreneurs in Africa: Experience from selected countries*, (UNCTAD/ITE/EDS/Misc. 14), 2000; *Study on Women's Entrepreneurship in Burkina Faso*, 1998, and *The Women Entrepreneurs Forum: Summary prepared by the secretariat to the Third United Nations Conference on the Least Developed Countries* (A/CONF.191/L.25), 2001.

[50] Most LDCs are suffering from human resource constraints, which has the effect of low labour productivity and skills. For example, in Cambodia, 24 per cent of the total work force and 31 per cent of the female waged labour force have never received any education. As such women's technical and managerial capacity in the public and private sector is limited.

considered high risk due to their insufficient collateral, low capitalization and lack of financial information.

32. Research has revealed that as wage employment opportunities in the formal sector are limited for women in LDCs,[51] they have largely found work in self-employment, particularly in subsistence agriculture, small artisanal work and in the urban informal sector. Such women entrepreneurs usually depend on their savings or that of their relatives and informal sources.[52] Women entrepreneurs lack information on the existence of credit facilities and borrowing conditions. Furthermore, they are often bewildered by complicated bank procedures. But, in contradiction to this reality are some impressive facts, namely, when women are given loans, the majority prove to be good borrowers: they abide by the loan conditions and they repay their debts on a timely basis.[53]

33. Evidence from the United States' Small Business Administration and developing countries' microfinancing programmes show that 90–98 per cent of women borrowers abide by the rules for loans and especially respect repayment schedules. In developing countries, under the umbrella of the OECD, this credit deficiency was partially countered by a modest initiative: a group of four banks from Australia, Canada, Ireland and the United States, put in place a set of measures ranging from awareness creation at the level of bank officer to facilitate the access of women entrepreneurs, to institutional finance and coordination on strategies for financing women's enterprises.

B. The role of financial and business development services and networking

34. At the Third United Nations Conference on Least Developed Countries, financial institutions were called upon to be similarly proactive, and develop and improve services for women entrepreneurs, to develop greater sensitivity among loan officers and improve communication skills with women clients. Targets could be set for banks in terms of the percentage of their loan portfolios dedicated to women entrepreneurs. Banks could also be encouraged to appoint women to their boards of directors and involve women entrepreneurs in the dialogue on SME financing.[54]

35. There is a necessity to link financial services with non-financial services such as business development services. Very often SME programmes have adopted piecemeal approaches and provided credit without business services, or business services without credit. Effective

---

[51] See also Ruffing, L. and Fischer, G. "Mainstreaming gender in enterprise development" in Trade, Sustainable Development and Gender (UNCTAD/EDM/Misc. 78).

[52] The main drawbacks from informal credit institutions are that they are not dependable, often have a high cost and offer limited capital. Moreover, participation in these institutions does not link women to the mainstream financial system, perpetuating the marginalization of women's economic activities.

[53] About 94 per cent of the members of the Grameen Bank, the pioneering micro-credit bank in Bangladesh, are women. The bank offers group-based credit where an individual's access to credit is tied to group responsibilities and repayment behaviour. Another successful micro-credit scheme has been developed in Vanuatu. It has experienced 100 per cent repayment rate and has provided employment for about 400 poor women. The project is designed to demonstrate a methodology for delivering a sustainable, non-collateralized loans and savings programme for low-income households, especially targeting disadvantaged women.

[54] See United Nations, *Programme of Action for the Least Developed Countries. Adopted by the Third United Nations Conference on the Least Developed Countries in Brussels on 20 May 2001*, (A/CONF.191/11), paras. 52—53.

cooperation among such service providers needs to be increased.[55] These service providers need to target women entrepreneurs specifically to enhance women's entrepreneurship through training and access to finance. Key elements of such an initiative would include the following: (i) identification of best practices from various regions with respect to business development services; (ii) formulation of approaches and policies for enhancing women's access to finance; and (iii) securing commitments from Governments, civil society and international community for the implementation of such approaches and policies, thus allowing the implementation of specific programmes.

C. Observations regarding issues for achieving women's entrepreneurship

36. To date, women's entrepreneurship has not received the concerted and coordinated attention it warrants; although a number of agencies have made significant contributions. However, the concrete results obtained so far indicate that a major breakthrough to promote the fuller realization of the entrepreneurial capability of women is required.

37. The activities mentioned above may usefully be carried out in close collaboration and cooperation with relevant United Nations and other intergovernmental and non-governmental bodies, civil society in general and women entrepreneurs in both the North and the South. In this context, the critical importance of creating advisory networks through which experts could assist enterprises in a diversity of day-to-day problems, and which could, for example, operate through a collaborative, partnership framework involving Governments and civil society should be highlighted. The more synergies created, the more important the impact on the everyday lives of women employers, women employees, their families and society as a whole.

IV. POTENTIAL IMPACT OF INFORMATION AND COMMUNICATION TECHNOLOGIES IN ENHANCING THE CONTRIBUTION OF WOMEN

38. The potential role of information and communication technologies (ICTs) and electronic commerce (e-commerce) for economic growth and sustainable development is widely recognized. The use of the Internet allows businesses to access information and markets 24 hours a day and to participate in new income-earning activities, overcoming physical distances and geographical boundaries. This helps to improve productivity, competitiveness, profit margins and to stimulate higher income.[56] But do women have equal access to these new technologies and the Internet? Does e-commerce provide new, competitive business opportunities to women, especially in developing countries?

---

[55] UNCTAD's Empretec Programme is an integrated capacity-building programme, promoting the creation of sustainable support structures helping innovative small and medium scale enterprises. Women constitute 40 per cent (average) of the direct beneficiaries in more than 20 countries, mainly in Africa and Latin America. Through "one-stop shops", currently 45 Empretec Business Centres, women entrepreneurs are receiving appropriate training, advisory and information services.

[56] UNCTAD (forthcoming 2001). *E-commerce and Development Report 2001*. United Nations, New York and Geneva, forthcoming 2001; and UNDP (2001). *Human Development Report 2001*. UNDP, Oxford University Press, New York.

A. Gender and the digital divide

39. The digital divide usually refers to access to, and the use of, ICT and the Internet across countries, but an increasing number of people are considering the digital divide along other lines, such as gender, age, income and education. In most countries, the typical Internet surfer is male, young (in particular in the developing countries), well-educated and well-off. In some countries this predominance is changing rapidly, while in others more slowly — but changing it is.

40. In the United States, for example, women logging on to the Internet now outnumber men – 51.7 per cent female users compared to 48.3 per cent male users.[57] This corresponds to the gender breakdown of the United States' current population. Lower costs of personal computers (PCs) and (often) free Internet access have further contributed at transforming the Internet into a tool for the masses, thus narrowing the domestic gender based digital divide. Similar developments are observed in many European countries and in some Asian countries. In Australia, New Zealand, Japan, the Republic of Korea, Hong Kong, China, Singapore and Taiwan Province of China, female Internet users have surpassed the 40 per cent mark, rapidly easing the gender split. In mainland China, where female users accounted for only 15 per cent at the beginning of 1999, they now constitute 38 per cent of Internet users.[58] In Latin America, while only four years ago 75 per cent of Internet users were male, in early 2001 the percentage split was approximately 60 (male) to 40 (female).[59] In particular, countries such as Argentina, Brazil and Mexico have almost reached gender parity. On the other hand, in some other Asian countries, such as India or Indonesia, female Internet users account for 25 to 33 per cent of all Internet users. In Africa, the female share of Internet users varies – 37.5 per cent (Zambia); 31.5 per cent (Uganda); 19 per cent (South Africa); 13.9 per cent (Ethiopia); and 12 per cent (Senegal).[60] In the Middle East and Arab countries, female Internet usage is low.

41. In general, the gender digital divide is greater in countries where women have less access to education than men (e.g. in many of the poorer countries), and in those that for cultural reasons do not promote an open and public role for women.[61] Since women mainly access the Internet from home, a home PC and Internet connection is necessary. This is only possible if PC and Internet access costs are low, which is not yet the case in many developing countries. This affects women more than men who may have such access through their jobs or public places. Public entities that offer Internet access, such as schools, universities, Internet cafes

---

[57] Nielsen/NetRatings (2001), "Women a formidable force on the net", Press Release 28 June 2001, www.nielsennetratings.com.

[58] CNNIC (2001), Semi-annual survey report on the development of China's Internet, July 2001, http://www.cnnic.net.cn/develst/e-cnnic200107.shtml.

[59] ZDNet Latin America, "En México, casi la mitad de los Internautas es mujer", 2 de noviembre de 2000, www.zdnet.com; and ZDNet Latin America, "Women and the Internet: Excuse me, coming through!", 14 March 2001, www.zdnet.com.

[60] See www.worldbank.org/gender/digitaldivide/digitaldivide6.htm. For LDCs in general to benefit from potential advantages and opportunities that information and communication technology can bring, ready access to modern telecommunication infrastructures and networks at low cost will be critical. E-commerce could then provide a means of exporting services that make intensive use of the abundant labour and natural resources of LDCs.

[61] According to UN (2000), women make up nearly two-thirds of the world's 876 million illiterates.

and community centres are also rendered less accessible to women, who are often excluded from basic and higher education and may for cultural reasons have less access to public places. Additional barriers that women face are lack of time, for example, to go online outside their homes, and lack of foreign language skills, which are often required to utilize the information available on the Web.

B. How can ICT and e-commerce create new opportunities for women?

42. Women are playing an increasingly important role in e-commerce. In the United States women are now considered a powerful economic force on the Internet, as far as business-to-consumer (B2C) e-commerce is concerned. Women are the driving force behind online shopping growth in the United States: considering that they make 80 per cent of the purchasing decisions and control 75 per cent of household finances, they have considerably greater spending power than men.[62] E-businesses in other countries are also recognizing this development, increasingly targeting women as potential e-clients. Online shopping provides women with considerable advantages, given their busy schedules and the fact that many are female household heads.

43. In the business-to-business (B2B) sector, women have also been successful. It is increasingly recognized that online business identity is based on building relationships rather than power structures – this has worked in favour of women. For online businesses, it is critical to create a community around the products to capture a market, rather than simply focus on directing customers to the product. As women have traditionally been able to develop good communication and networking skills, the Internet is an ideal instrument to deploy such skills for enhancing their business activities and to become more competitive.

44. In developing countries, a significant number of recent case studies are showing how the use of ICT and the Internet have helped women entrepreneurs become more competitive and expansive in their business activities. In Africa, for example, women traders have traditionally been very active in imports and exports, frequently travelling abroad to look for products and negotiate with suppliers. These women entrepreneurs are seriously considering the advantages that the Internet can bring to their businesses, especially e-commerce, which allows them to increase their choice of suppliers.[63] More challenging, however, is the situation of women in poor areas of rural Africa. A case study from South Africa shows how e-commerce can enhance market access to provide greater economic benefits to a rural women's community (see box 2). Through the use of so-called telecentres the objective is to transform women's income-generating activities into profit driven businesses.[64]

---

[62] *E-Commerce Times*, "And e-commerce for her", 5 July 2000, www.ecommercetimes.com.

[63] Contributions to the first African Development Forum, held in Addis Ababa, 24–28 October 1999 on "The Challenge to Africa of Globalization and the Information Age".

[64] Telecentres are rural community centres in Africa and Asia where women micro-entrepreneurs receive training in utilizing ICT (e-mail, Internet, fax, word processing) to access information relevant to their economic needs, (e.g. market prices in the capital cities), location of suppliers and competitors, quality of products, and how to transport the purchase. Through telecentres micro and small enterprises can search for and evaluate timely market information and source better and less costly inputs. Hence, they allow women to expand both B2C and B2B commerce.

Box 2. A South African Telecentre

In 1998, a telecentre was established in a South African community, offering computers, telephone, fax, photocopy machines, and access to the Internet. The goal was to use the telecentre to introduce e-commerce into women's businesses. It was recognized that e-commerce has many potential benefits including trading electronically, and more effectively linking producers and consumers that are in many instances divided by distance and remote means. E-commerce can also assist in the transition from B2C to B2B commerce into another town, which has a more profitable market place than the local village. Furthermore, e-commerce can overcome weaknesses by accelerating sales cycles through providing more timely information; expanding relationships through personalization and customization of communication; increasing efficiency in certain business transactions (e.g. billing); repackaging products due to more accurate market information; aggregating community members to secure large orders; and by cutting overall administration costs. Initial results from the community indicate that the approach is promising. A number of issues must still be addressed, including training of telecentres managers, leadership training and making available technically reliable Internet Service Providers.

Source: Rhodes, Jo (2001). "Can e-commerce enable marketing in an African rural women's community based development organisation?" In: *Informing Science*, June 2001: 450–461.

45. In addition to the impact of ICT and e-commerce on women's businesses, new technologies are also having a significant impact on a number of economic sectors, including those primarily employing female workers (see box 3).

Box 3. Other successful examples from developing countries in diffusing modern technologies to the rural sector

Other examples of successful cases from developing countries include the telephone company in Dhaka, Bangladesh, which distributes telephones to rural women to support health care and carry out trading activities; or a foundation in Pakistan, which established "Radio listening centres" in 178 villages run by educated women as a means of providing information to women and enabling them to discuss their work and other issues of common concern. A similar project was started in spring 2001 in Tamil Nadu, India, establishing community-based organizations and equipping them with cellular phones. This project will enable women to network in marketing their products and promote direct sales between cities of products made by women micro entrepreneurs in Tamil Nadu.

Source: See www.infodev.org.

46. For example, the Internet and improved telecommunications services, combined with an increasingly competitive market, have prompted developed countries companies to outsource some of their IT services to developing countries. Activities such as data processing, accounting and those related to call centres are expanding rapidly in the developing world.

creating new employment opportunities for women.[65] Call centres have sprung up recently, particularly in the English-speaking developing countries. It has been estimated that Indian call centres, for example, are operationally 40 per cent cheaper than those in the United States, providing them with a significant competitive advantage.[66] They currently account for 40,000 "seats", and their capacity is expected to double in 2002.[67] Women and men employed by call centres provide information-related services (in sales, marketing and customer service) by phone to foreign companies' customers. They are trained by the local call centres to meet the requirements needed to match the cultural and linguistic demands of customers.

C. Observations on key issues to derive optimum benefit from ICT and e-commerce

47. ICT and e-commerce do affect women differently and new technologies can, if accessible and used, bring new business opportunities to women, especially in the developing countries. There are a number of issues, however, that could be addressed in order to allow women to fully take advantage of ICT and thus improve the competitiveness of their localities, regions and countries. In order for ICT and the Internet to fully unfold its potential to enhance the competitiveness of women, it is crucial to enhance women's capacities to become both users and producers of information. Providing women with access to the Internet is not in itself sufficient.[68] They must be trained in the use of new technologies and fully take advantage of their potential to create opportunities through electronic networking, e-commerce, teleworking or distance education. Women need to be included in ICT decision-making both at the business and national levels. Women are rapidly emerging as a major force on the Internet. Yet, few women, even in the developed countries, are full participants in the IT profession,[69] which predominantly employs men, as both software and hardware professionals. As a consequence, few women are participating in designing new information technologies; however, women's participation could improve product quality given their cognizant client orientation.[70] In many developing countries, IT-related training is often not accessible to women. At the enterprise level, the creation of telecentres could be an effective way to bring ICT and e-commerce to rural communities in the developing countries.[71]

---

[65] In the manufacturing sector, most of the assembly work in the IT-related industries is done by women in the developing countries. On the other hand, IT research and development is largely dominated by male professionals (in the developed countries).

[66] *Financial Times*, "India learns language of customer service", 4 April 2001. Newsbytes.com, "China's web women boost e-commerce outlook", 30 May 2001, www.newsbytes.com.

[67] "Seats" refer to the number of people able to work at a call centre. Given their 24-hour operation, there are normally several shifts per day.

[68] "Clearly, neither technology nor education is an independent force for modernization...one realizes how much technology and education are bearers of social relations marked by gender. Access is not enough to change these gendered assymetries, though it is clearly crucial to the process of change in the forms of education and in the uses of technology". *Access is not enough, gender perspectives on technology and education*, Bourque, S. C. and Warren, K. B. in Persistent Inequalities. Women and World Development, Ed. Tinker, I. Oxford University Press, New York, Oxford, 1990: 100.

[69] Roper Starch Worldwide Inc. (2001). "Women in technology leadership." Report prepared for Deloitte & Touche, June 2001, www.roper.com.

[70] A survey of women professionals in the IT sector also revealed that women tend to look at the more human aspect of a business, ranging from the customer to the employee (Roper, 2001).

[71] The South African Department of Communications has been an excellent model here: it has established a number of telecentres in the country, which are owned and managed by women; it has made Internet facilities

V. QUESTIONS FOR CONSIDERATION BY PARTICIPATING EXPERTS

48. The Expert Meeting will be geared toward reaching conclusions and policy options for consideration by the Commission on Enterprise, Business Facilitation and Development. The outcome of the Expert Meeting may include policy proposals for a strategy to improve the role of women in enhancing the competitiveness of their countries and regions, and for increasing trading opportunities and attracting investment and new technology.

The deliberations of the Expert Meeting should focus on the following key questions:

(i) Which policies and approaches could effectively contribute to a positive and more active role of women in the globalized economy;

(ii) With regard to the role of FDI, what could be considered "best practices" to support a gender-sensitive economic strategy;

(iii) With regard to trade in services, how can developing countries, in particular LDCs, ensure that the benefits arising from increasing liberalization of the service sector be equally accessible to women? What kind of international support measures would be needed to promote the upgrading of skills necessary for this purpose;

(iv) With regard to trade in commodities, what are the legal and institutional reforms needed to eliminate a gender bias regarding economic activities in general and ownership and education in particular? How can Governments remove cultural and legal barriers to women's access to finance, credit and land ownership, particularly in rural areas and traditional societies? What kind of technical assistance programmes would need to be developed by the international community to support such developments, particularly involving women in modern export-oriented activities;

(v) Do trade related multilateral rules adequately address the issue of gender in the international trading system;

(vi) With regard to entrepreneurship, how can Governments promote female entrepreneurship? What kind of policies and financial services and business services and networks are required;

(vii) With regard to the impact of information and communication technologies, how can equal access to and participation in e-commerce related activities be ensured for women in all societies, in particular, developing countries and countries with economies in transition? What are the conditions necessary for ICTs to provide new business opportunities to women in developing countries and what measures would be needed to facilitate female entrepreneurship and skills development in this area;

(viii) How can Government-Civil Society partnerships support the involvement of women in raising their countries' and regions' competitiveness;

(ix) What support would be necessary for capacity-building to improve the role of women, particularly with regard to technological capacity-building and training; and for the transfer and diffusion of new technologies?

---

available for women's groups; and it has trained women's groups on the use of technologies and how they can enhance their business activities.

UNITED NATIONS

TD

United Nations Conference on Trade and Development

Distr.
GENERAL

TD/B/COM.3/40
TD/B/COM.3/EM.14/3
11 December 2001

Original: ENGLISH

TRADE AND DEVELOPMENT BOARD
Commission on Enterprise, Business Facilitation and Development
Sixth session
Geneva, 18-22 February 2002

REPORT OF THE EXPERT MEETING ON MAINSTREAMING GENDER IN ORDER TO PROMOTE OPPORTUNITIES

Held at the Palais des Nations, Geneva
14 to 16 November 2001

CONTENTS

Chapter		Page
I.	Outcome of the Expert Meeting	2
II.	Chairperson's summary	9
III.	Organizational matters	17
Annex		
	Attendance	19

GE. *0201053419*

ENG

Chapter I

OUTCOME OF THE EXPERT MEETING

1. Gender mainstreaming involves bringing the contribution, perspectives and priorities of both women and men to the centre of attention in the development arena in order to inform the design, implementation and outcomes of policies and programmes. It is a critical strategy not only in the pursuit of gender equality – a development goal in its own right – but also in the achievement of other development goals, including economic ones. Indeed, overlooking relevant gender factors in macroeconomic policies and institutions can undermine the successful outcome of those very same policies and institutions.

2. It was in this spirit – and in line with the 1995 Beijing Platform for Action, ECOSOC agreed conclusions 1997/17 of 1997, and the twenty-third special session of the General Assembly in 2000 – that the Expert Meeting on Mainstreaming Gender to Promote Opportunities proceeded.

3. The Expert Meeting identified the following policy options/recommendations for consideration by the Commission on Enterprise, Business Facilitation and Development, and requested that they also be brought to the attention of the Commission on Trade in Goods and Services, and Commodities and the Commission on Investment, Technology and Related Finance Issues.

A. Mainstreaming gender in the area of commodities

Policy options/recommendations addressed to governments

4. Governments should review laws, policies and administrative practices, including customary and traditional laws, to ensure equal access to land ownership, right to property and earnings, and credit in rural areas.

5. Governments should undertake proactive policies aimed at encouraging the creation of cooperatives and enterprises for women in order to facilitate their access to information, communication, technologies and trading networks.

6. Along with supporting gender-sensitive regular agricultural extension programmes, Governments should also initiate and support activities aimed at providing business support services, such as marketing and business planning, for women. Governments, via dialogue/guidelines/policy making, should ensure that gender aspects are included in extension services of both the public and the private sectors.

Recommendations addressed to the international community and UNCTAD

7. The international community should design and implement technical and financial assistance programmes with genuine consultations with local and national representatives of women's organizations.

8. The international community should increase efforts for adequate development assistance and strengthen the resources of the Common Fund for Commodities (CFC) to improve commodity development measures and support women in their activities.

9. UNCTAD should support women in the production and commercialization of high value added products in non-traditional export sectors such as production of fresh fruits and vegetables. In this respect, UNCTAD in cooperation with ITC should help countries organize national training workshops that will assist women producers to acquire expertise in achieving quality standards in each market segment in the importing country.

10. UNCTAD should liaise with national, regional and international organizations to promote thematic workshops of interest to women in the commodity sector across countries and other capacity building, including technical assistance programmes.

11. UNCTAD should seek ways and means to explore the potential and opportunities offered by the agro-tourism sector for rural women as a new way of doing business in rural areas.

12. UNCTAD should explore, in collaboration with relevant international organizations, the possibility for women to take advantage of biodiversity in developing countries and to have access to protection of intellectual property rights (IPR), for example with regard to forest products, methods and techniques of commodity processing and preservation, as well as other resources available.

B. Mainstreaming gender in trade in services

Policy options/recommendations addressed to Governments

13. Women's differentiated contribution to society and to the national and the international economy, particularly in all the service sectors, should be accounted for by better collection, classification and analysis of statistics and qualitative data to grasp the special characteristics of women's work in services, with market value or not, as well as the interlinkages generated in other sectors. This is the basis for appropriate tools to formulate adequate policies for social and gender equity in services.

14. The competitive profile of women in terms of skills should be improved by implementing direct programmes and by encouraging voluntary targeted actions by the business community in order to promote productivity in services as well as negotiating skills.

15. In the area of multilateral and regional negotiations, particular attention needs to be paid to the service sectors where women have a demonstrated capacity to supply services through the four modes of supply, namely transborder movement of services, consumer movement, establishment and investment, and movement of natural persons (for example, in such areas as health services, education services, and cultural and recreational services).

16. The participation of women in policy and decision making should be enhanced by improving their competencies/skills in leadership related to trade in services.

17. Policy-oriented studies on gender impacts of liberalization of the services sector need to be conducted, in cooperation with UNCTAD.

Recommendations addressed to the international community and UNCTAD

18. In order to increase the quality of service provision in some sectors, as well as improve the livelihoods of women providing services, it could be necessary for trade liberalization of services to be accompanied by appropriate international standards for business and professional qualifications and conduct. This would include, for instance, adoption of various ethic codes for recruitment or recognition of professional qualifications and competencies.

19. A methodology of sex-disaggregated data identification and ensuing collection of suitable information in the services sector needs to be designed and implemented, distinguishing trade and foreign owned activities wherever possible.

20. Transparency in the area of access to information at all levels should be enhanced.

C. Mainstreaming gender in FDI policy

Policy options/recommendations addressed to Governments

21. With respect to promoting gender equality, Governments should:

(a) Collect sex-disaggregated data on employment, wages, etc., which could assist policy makers in assessing the gender-differentiated impact of FDI;

(b) Assess FDI policies as they impact on gender equality; this includes looking at education, on-the-job training facilities and transfer of knowledge and technology;

(c) Examine gender-specific conditions in selected FDI-intensive industries and sectors;

22. With respect to promoting macro-economic and development goals, Governments should:

(a) Screen FDI flows for consistency with macroeconomic and development goals, including gender equality;

(b) Take into account the gender impact when designing FDI targeting programmes and strategies geared to attracting FDI into particular sectors and industries;

(c) Assess the gender implications of an "over-dependency" on exports;

(d) Promote gender-sensitivity and social responsibility of the private sector, in cooperation with the business community.

Recommendations addressed to the international community and UNCTAD

23. The international community and UNCTAD should:

(a) Collect and publicize best practice examples from different industries and countries that relate to employment equality (including recruitment, training, promotion and working conditions) in TNCs, especially in export processing/free trade zones;

24. UNCTAD should:

(a) Integrate a gender perspective into all analysis and research, as well as in the advisory services related to FDI and its impact on host economies;

(b) Examine TNC subcontracting approaches in terms of the effects on supplier firms and the informal sector.

D. Mainstreaming gender in enterprise development

Policy options/recommendations addressed to governments

25. Governments should:

(a) Review and adapt laws and commercial regulations to enhance women's access to ownership and use of economic resources;

(b) Ensure that domestic financial institutions reach the underserved segment of women entrepreneurs by:

(i) Encouraging banks to report on the composition of their loan portfolios by size of enterprise and by sex;

(ii) Offering special credit lines for women entrepreneurs;

(iii) Providing both financial and non-financial services to women entrepreneurs by entering into partnerships with qualified business development service providers.

(c) Support the creation of national networks of women entrepreneurs and business associations.

Recommendations addressed to the international community and UNCTAD

26. The international community should:

(a) Improve women's access to finance through partnerships between international organizations, for example Women's World Banking, and women's business associations to increase the awareness of how financial innovations can remove barriers to finance;

(b) Promote training and mentoring programmes for bank management and staff in order to sensitize them to the needs of women entrepreneurs and the potential benefits of reaching this underserved market;

(c) Provide training through qualified business development service providers to improve the management and financial skills of women entrepreneurs so that they can effectively negotiate with creditors and investors;

(d) Establish within the Committee of Donor Agencies for Small and Medium-sized Enterprise Development a working group on women entrepreneurs in order to coordinate their approaches and develop best practices in their programmes serving women entrepreneurs.

27. UNCTAD, in cooperation with other international organizations, should:

(a) Promote regional networks of women entrepreneurs and business associations;

(b) Contribute to improving the coherence of policies and strategies, as well as other links, between enterprise development programmes of UN agencies;

(c) Together with ITU, study the feasibility of a cybermarket for women entrepreneurs and special training in e-commerce.

E. Mainstreaming gender in ICT policy

Policy options/recommendations addressed to Governments

28. Recognizing the public goods nature of knowledge and the Internet, Governments should ensure rapid, equitable and affordable access to the Internet and ICT for women by taking all appropriate measures such as:

(a) Establishing an appropriate infrastructure (through telecentres, Internet cafes, etc.) in order to facilitate women's access to the Internet;

(b) Providing computers and telecommunications at affordable prices to low-income families and specifically women entrepreneurs, as demonstrated by countries such as Pakistan;

(c) Involving local governments (in addition to the national Government) in reaching out to rural communities;

(d) Creating broad awareness raising programmes using mass media and targeting rural areas;

(e) Offering computer and language skills training specifically targeted at women; focusing on distance education at home or community centres; and offering training courses to women in telecentres at low cost;

(f) Training women in the methods and scope of setting up e-businesses and developing e-commerce;

(g) Promoting the capacity of women as managers and owners of telecentres;

(h) Introducing the appropriate language courses in primary schools;

(i) Providing Internet databases in local languages;

(j) Creating public-private partnerships to facilitate access via the Internet to foreign markets and potential business partners for women entrepreneurs.

29. They should enhance the number of women in the IT industry by:

(a) Increasing the enrolment of female students in ICT-related courses through specific promotion campaigns and scholarships;

(b) Ensuring the participation of women in the design and development of new technologies;

(c) Ensuring the representation of women in ICT policy making bodies.

30. They should support organizations and grassroot groups involved in assisting women with access and usage of the Internet and ICT.

Recommendations addressed to the international community and UNCTAD

31. The international community and UNCTAD should as a matter of urgency:

(a) Mainstream gender in their overall work on ICT and e-commerce;

(b) Promote ways in which ICT and e-commerce can create new economic opportunities for women and thus contribute towards increasing the competitiveness of developing countries;

(c) Identify gender-specific opportunities of the digital economy through analytical and case study-based work, including on such issues as: (i) the level of employment provided to women in ICT-related services sectors; (ii) the extent to which these sectors are involved in export; and (iii) the type of employment foreign firms provide in these services sectors, from a gender perspective;

(d) Collaborate with Governments and the private sector to incorporate the findings from their analytical work into policy dialogue and decision making;

(e) Develop programmes to facilitate women's access and use of ICT and e-commerce tools, specifically through transfer of technology and competitive scholarships;

(f) Promote ways to facilitate women's access to information and the use of ICT in local Government development, and the establishment of information management systems.

32. The Commission on Science and Technology for Development should formulate guidelines on increasing the participation of women in IT during the course of its work on its new substantive theme: Technology development and capacity building for competitiveness in a digital economy.

Chapter II

CHAIRPERSON'S SUMMARY

33. Opening the Expert Meeting, the Secretary-General of UNCTAD emphasized actions and strategies for promoting opportunities for women. These should be constantly determined within the context of people's personal lives. Inequalities between the sexes persisted in all countries with regard to both paid work and the distribution of household tasks. These and other forms of exploitation were also a cause of continuing underdevelopment. In reviewing economic opportunities for developing countries, therefore, it was important to recognize and accept the responsibility for identifying persistent gender inequalities in all their forms.

34. The representative of the Office of the Special Advisor on Gender Issues of the United Nations emphasized that gender mainstreaming was now well established as a global strategy for promoting gender equality. At the same time, simply increasing the numbers of women in the workforce was not a sufficient goal in itself, and gender mainstreaming had to be seen as an important process in achieving developmental goals at large, including economic goals: gender mainstreaming in macroeconomics and trade policies should be promoted not only because it was a matter of equality and human rights but also because it provided an important means of ensuring that the goals of macro-economic and trade policies and programmes were achieved. In short, gender mainstreaming simply made good economic sense.

35. The representative of IDRC, Canada, pointed out that, while it was now well understood that promoting gender equality was imperative from the human rights, poverty reduction and human development perspectives, the conceptual basis for gender perspectives in trade, competitiveness and enterprise development policy was sometimes not as clear. One reason for considering the gender dimension in relation to international trade was to ensure that efforts to improve general and sector-specific competitiveness were not hampered by the underestimation of women's contribution and consequent underinvestment in women's capabilities and underresourcing of women's activities. Another was to ensure that trade-related gains (and costs) were equitably shared.

A. Mainstreaming gender in FDI policy

36. The informal discussions were opened with a presentation prepared by the UNCTAD secretariat for the Expert Meeting on mainstreaming gender in the area of foreign direct investment (FDI). The key points in this presentation were the role of exports and FDI in the world economy, the role of employment related to FDI, and the gender dimension.

37. Several experts illustrated these key issues by describing specific experiences. For example, in Gambia during the 1980s, economic diversification had been largely led by foreign investment. Through channelling more FDI into export-oriented growing sectors, it was anticipated that women could be better enabled to take advantage of employment opportunities. For this purpose, specific targeted policies had been adopted on priority sectors

to attract FDI. However, despite low entry barriers, various financial and non-financial constraints still hampered the ability of women to reap the benefits from FDI.

38. In the State of New Jersey in the United States, FDI and business policy were designed to be gender-responsive not only to enhance FDI but also to improve the overall economic competitiveness of the State: special support services for women-owned businesses were provided by the Department of Commerce. The Office of Small Business guaranteed that small, women-owned and minority-owned enterprises were equitably represented throughout New Jersey's business landscape. A New Jersey State law fixed a goal of 3 per cent of all State contracts to be set aside for women-owned businesses. The targeting of FDI at research activities focused on products and services specific to women was also being considered, since for New Jersey FDI in R&D activities was significant.

39. The example of El Salvador illustrated the potential gender-related implications of export promotion policies based on EPZ incentives. In the 1970s, the Government had introduced legislation to promote FDI and national investment in export-oriented manufacturing activities, which had resulted in export diversification, access to new technology, and the development of local industrial zones around which other service providers settled. Women particularly benefited from the employment opportunities, with a share of about 80 per cent of new jobs, although that share had declined during the past five years to 70 per cent. It was noted that all of the free zones provided for the training and support of women, including recognition of their human rights.

40. In Malaysia, the Ministry of Women had undertaken the compilation of gender-disaggregated statistics in every Ministry. While the non-neutrality of FDI flows needed to be taken into account, depending on the sector that received the investment, the impact of FDI policy on gender goals as well as its impact on other development goals needed to be analysed.

41. In general, experts noted that the impact of FDI was not gender-neutral – since FDI flows could fall into sectors dominated either by women or men – and two aspects could be distinguished with respect to why gender was important in FDI policy: first, the implications of mainstreaming gender into FDI for the promotion of gender equality as an end in itself; and second, the implications of mainstreaming gender into FDI for the achievement of macroeconomic goals, which might include its contribution to an economic environment conducive to attracting investments.

42. In the context of the first aspect, experts observed that a gender perspective would require looking at the sectoral and industrial composition of FDI, as well as labour practices and standards of TNCs, in order to gauge their impact on gender equality. Employment patterns (both direct and indirect in subcontracting arrangements), wage differentials and women's workers' rights would be among the concerns.

43. In the context of the second aspect, it would be necessary to ensure that FDI, as a policy tool, was consistent with the Government's overall economic and development goals.

Concerns flagged by experts included the gender dimensions of TNC policies in the areas of linkage creation and outsourcing, technology transfer and training, and how these contributed to productivity, competitiveness and improved aggregate supply response of the economy. Performance criteria to ensure that FDI was consistent with macroeconomic and developmental goals could be considered. Where EPZs were significant, the gender implications of an "over-dependency" on exports could also be assessed.

44. It was emphasized that improving the availability of gender-disaggregated statistics would be a prerequisite for the design of gender-responsive policy measures for FDI. Furthermore, best practices case studies could also help to disseminate information on successful strategies and measures in order to study their possible applicability in other regions and for replication purposes.

B. Mainstreaming gender in commodities trade

45. With regard to mainstreaming gender in the area of commodities, participants recognized that the agricultural sector was the sector where women were most widely involved, particularly as small producers and traders, especially in least developed countries (LDCs). According to some estimates, women in poorer countries constituted the major agricultural workforce and produced 80 per cent of food products. Many of the skills required for production and processing of high-value products were possessed by women, and they should be enabled to reap corresponding benefits.

46. However, in spite of being organized among themselves, they were not sufficiently represented at the decision-making levels, for instance. As a result, participants in the Expert Meeting discussed the possibility of initiating laws and policies aimed at ensuring and/or enhancing the full and integrated participation of women in the global economy, recognizing the contributions already made, particularly in the commodities sector. The experts emphasized that the potential for women to continue to contribute to this specific sector could be fully and significantly realized through policies that would enable women to have equal access to land ownership, capital resources (including earnings), and credit facilities. In addition, the need was underlined to encourage and support the creation of cooperatives and enterprises for women in order to facilitate their access to new technologies and trading networks. Participants also expressed their concern regarding the gap between countries in mainstreaming gender at the economic, social and cultural levels. It was pointed out that Governments could generate a consensus across countries on the gender dimensions in fighting poverty in rural areas, for instance, given the high proportion of women involved in the agricultural sector.

47. Other possible gender-responsive measures could aim at supporting women in the production and commercialization of products of interest to poorer countries, organizing national training workshops that would assist women producers to meet quality standards in importing countries, and promoting thematic workshops of interest to women in the commodity sector. UNCTAD could play a role in these areas. Participants also discussed

ways and means to explore the potential and opportunities offered by the agro-tourism sector for rural women as a new way of doing business. The possibility for women to take advantage of biodiversity in developing countries and to have access to protection of intellectual property rights (IPR), for example with regard to forest products and methods and techniques of commodity processing and preservation, was also emphasized.

48. With regard to resources devoted to activities aimed at upgrading skills in areas where women had a comparative advantage, participants stressed the importance of the international community designing and implementing technical and financial assistance programmes through meaningful consultations with representatives of women's organizations. Participants encouraged the international community to increase its efforts to provide adequate development assistance and to strengthen the resources of the Common Fund for Commodities (CFC) to improve commodity development measures and support women in their activities.

C. Mainstreaming gender in trade in services

49. It was recognized that the service sector was not only the largest contributor to increases in GDP and employment globally, but it also presented enhanced opportunities for women and consequently enhanced means to achieve development goals. The service sector had traditionally been a vehicle of integration of women into the productive system. However, gains from such improved integration had, to date, been ambiguous at best, as integration had been generally premised on women's low labour costs, their inadequate education and the absence of a proper framework guaranteeing their employment rights.

50. It was noted that, in the face of market liberalization for services, both internally and externally, women had been exposed both to market instability caused by, for instance, shifts in competitiveness and comparative advantage and, most importantly, to risks that were women-specific. In order to avoid such risks for women, it was considered a necessity for policymakers, especially those dealing with negotiations on multilateral and regional trade agreements in WTO and other regional fora, to address gender issues in a systematic way. It was also stated that, as liberalization of services started at the national level, national authorities were best placed to carry this concern into all levels of policy-making.

51. Several examples demonstrating women-specific risks of liberalization of services were mentioned in connection with health services and tourism. In the former, nurses faced unfair practices when recruited in foreign countries, which clearly demonstrated the imbalance between the process of liberalization and the accompanying framework guiding, for instance, codes for recruitment and standardization. As a consequence, it was emphasized that women bore heavy social and economic costs, which could also negatively affect the quality of provision of particular services. For example, waves of migration of nurses from one place to another usually affected the quality of health service provision in both the service-exporting and the service-importing countries.

52. With respect to tourism, it was noted that this sector was perceived to be male-dominated, and the services provided by women were not economically and socially recognized and valued. In other words, the invisibility of women and the tourist services they engaged in was why women had been unable to fully capture the opportunities offered by the development of the tourism sector. It was also why the potential contribution of tourism in some countries had remained unrealized.

53. Experts agreed on the necessity of pursuing well-targeted government policies, both nationally and internationally, in order better to ensure that the costs, benefits, opportunities and risks in the services sector were equally shared by women and men. However, they noted that such policies would not meet their objectives if not supported by better sex-disaggregated statistics and policy-oriented gender studies. This applied equally to all service sectors, and the problem was aggravated by the fact that the methodology used for service statistics was still not complete. The need for increased participation by women in policy and decision making was also recognized.

54. Finally, it was recognized that government policies should take account of women not only as service providers but also as service consumers, as the provision of some services, especially those targeted at women, could play a major role in raising the productivity and capacity of women as contributors.

D. Mainstreaming gender in ICT policy

55. Experts recognized the key role of new information and communication technologies (ICTs) in driving the global economy: ICTs reached many people, had a wide geographical coverage, and were efficient in terms of time and cost. ICTs facilitated access to markets, commercial information, new processing technologies and knowledge. However, despite their great potential for development, only persons who could afford them would benefit, while the poor risked being margin. lized. Given that women made up a substantial portion of low-income groups, any strategy to increase their participation in the digital economy would increase national capacity and help raise the national standard of living.

56. Experts also noted that the gender digital divide was greater in countries where women had less access to education than men and in those countries that did not promote an open and public role for women. Policies were needed to enhance formal employment in the digital economy for women and the use of ICT by women. In the Philippines, for example, female employment in IT-enabled services was high: women represented 60 per cent of the labour working in call centres, 70 per cent in shared financial services, and 50-62 per cent in software development services.

57. A number of other examples were provided from countries having addressed these issues. For example, the Government of Pakistan was launching an ambitious programme aimed at promoting and disseminating IT-related education and career opportunities among women. The project activities included IT-related basic and professional training for women

and girls. Public-private partnerships were encouraged, and communities were mobilized to give them ownership of some of the projects, such as telemedicine or Internet cafes for women.

58. The potential role for e-commerce and ICT in poverty reduction in South Africa was discussed. The advantages for small enterprises using the Internet included the possibility of obtaining sales and production information, accessing savings and credit facilities, placing and obtaining orders and making payments. E-commerce was particularly important for the development of small, medium and micro-enterprises, as it had the potential to break the poverty cycle through its ability to correct unequal access to information.

59. In South Africa, where 72 per cent of the poor lived in rural areas, with a large majority of women, policies to support e-commerce for rural women, such as deployment of telecentres, would be particularly relevant.

60. Telecentres must, however, be appropriately funded to improve their services and ensure sustainability, and access to existing and expanding infrastructure required skills in the basic use of computers and ICTs in general. Without access to training and to the formal financial system, the Internet would remain inaccessible to relatively high numbers of illiterate women in rural areas, in particular in Africa. In this context, experts noted that knowledge and the Internet were global public goods, and government intervention to ensure their availability and affordability, as well as the development of appropriate technology, in particular for poor rural women, could therefore be justified. Examples were also given of rural female entrepreneurs in Peru who, despite low-level education, had been successful in using the Internet to find new customers and sell their products.

61. The expert from Tunisia emphasized the importance of ICTs for creating jobs for future generations. His country had adopted an ITC awareness-raising programme for young people. Appropriate training programmes were being established to assist them in finding employment related to ICTs. In order to help families and women, heavily subsidized computers and cheap Internet access were being provided to low-income families. Awareness-raising programmes had also been carried out in Pakistan through large-scale seminars and interactive television programmes.

62. During the discussions, a number of possible research topics were identified by the experts. The structure of employment of ICT-related sectors could be studied from a gender perspective. For example, what level of employment was created for women, and was there upward mobility? If not, there might be a need for training and greater sensitization of employers to support career opportunities for women. Also, sex-disaggregated data were needed, including sector and employment data broken down by markets and enterprise ownership. Other research could focus on the question of how differential access and capacities for leveraging new ICTs between women and men would impact on a country's competitiveness, the composition and efficacy of trade and FDI, and its desired development/growth path, and what private or public interventions had proven useful in this context.

E. Mainstreaming gender in enterprise development

63. Recognizing that women entrepreneurs faced greater obstacles than their male counterparts, particularly in accessing finance and information technologies, which were essential for the growth and survival of their enterprises in a global economy, the experts discussed the situation of women entrepreneurs.

64. The secretariat's presentation on UNCTAD's work first described a project on enhancing women's entrepreneurship in LDCs where - based on data gathered from 428 women's enterprises in nine LDCs, and in close alliance with some 600 stakeholders, including partners in the UN system, such as ILO, the International Trade Centre, UNIDO, the Economic Commission for Europe, and civil society – policy recommendations had been developed and presented in various international fora.

65. With regard to the specific situation of women's entrepreneurship in LDCs, there was potential for success also on the international market, but this potential remained largely untapped. In the world of small and medium-sized enterprises that employed between 60 and 70 per cent of the world's labour force, women's enterprises remained the most isolated and the smallest of the small. Women entrepreneurs generally lacked access to the finance (credit and equity) needed to expand their businesses. For example, at the global level women had access to only three per cent of bank loans. The preferred customers of commercial banks were government and large enterprises and their cronies. In some countries, there were still legal barriers or commercial practices based on traditions that prevented women from owning and using economic resources or economic instruments such as contracts. Since most banks required collateral, and many women did not have it, traditional banks had excluded women, even though their record in micro-lending showed they had excellent repayment rates.

66. UNCTAD research on financial innovation showed that solutions were at hand provided there was a commitment on the part of Governments and their respective financial sectors to apply them. In some developed countries, such solutions had been achieved through various programmes such as dedicated loan guarantee programmes, dedicated credit lines, dedicated equity schemes, tax incentives for lenders and investors to provide funding for women, programmes to inform loan officers of the needs of women entrepreneurs, and mandatory reporting by banks on the composition of their loan portfolios by size of enterprise and by gender. Such programmes had been launched both in the United States and in Europe, as well as in developing countries. For example, in India the Small Industries Development Bank had been established, and in Turkey the Halkbank had special credit windows for women entrepreneurs. In Thailand, women entrepreneurs were not required to provide collateral, and there were special tax measures for SMEs, as well as accelerated depreciation for financing information technology expenditures. Many banks had also entered partnerships with business development service providers to assist women in improving their management and financial skills. It was suggested that both financial services and business services should be extended more readily to start-ups.

67. The necessity of networking by women entrepreneurs in business associations and in international fora was emphasized in order that women entrepreneurs could access information on best practices and also lobby their Governments to press for change. In this respect the United Nations could provide much needed visibility. As an example, an expert from the United Nations Economic Commission for Europe (ECE) described the establishment of the Advisory Service on Gender and Economy in January 2001 with a focus on countries with economies in transition. The Service's three key areas were gender and microeconomic policies, women's entrepreneurship, and gender and ICTs. The first ECE Forum on Women Entrepreneurs had focused on best practices in developing one's own business, including the role and benefits of networking at all levels, as well as questions of access to new markets and communication technologies. Building networks among women entrepreneurs was critical for acquiring information and know-how, contacts and the creation of public awareness, and were part of the process of creating women's business associations in countries with economies in transition, which had been started early in the 1990s with the objectives of providing training, facilitating access to markets and financing, and contributing to good governance.

F. Recommendations

68. During the debate, the experts made specific recommendations to Governments, the international community and UNCTAD. These are set out in the outcome of the Meeting (see chapter I above).

Chapter III

ORGANIZATIONAL MATTERS

A. Convening of the Expert Meeting

69. The Expert Meeting on Mainstreaming Gender in order to Promote Opportunities was held at the Palais des Nations, Geneva, from 14 to 16 November 2001.

B. Election of officers

(Agenda item 1)

70. At its opening meeting, the Expert Meeting elected the following officers to serve on its bureau:

Chairperson: Ms. Toby Melissa Collas Monsod (Philippines)

Vice-Chairperson-cum- Rapporteur: Ms. Unni Rambøll (Norway)

C. Adoption of the agenda and organization of work

(Agenda item 2)

71. At the same meeting, the Expert Meeting adopted the provisional agenda circulated in document TD/B/COM.3/EM.14/1. The agenda for the Meeting was thus as follows:

1. Election of officers
2. Adoption of the agenda and organization of work
3. Mainstreaming gender in order to promote opportunities
4. Adoption of the outcome of the Meeting

D. Documentation

72. For its consideration of the substantive agenda item, the Expert Meeting had before it an issues paper prepared by the UNCTAD secretariat entitled: "Mainstreaming gender in order to promote opportunities" (TD/B/COM.3/EM.14/2).

E. Adoption of the outcome of the Meeting

(Agenda item 4)

73. At its closing meeting, the Expert Meeting authorized the Rapporteur to prepare the final report of the Meeting under the authority of the Chairperson.

Annex

ATTENDANCE *

1. Experts from the following States members of UNCTAD attended the Meeting:

Antigua and Barbuda
Bangladesh
Belarus
Belgium
Benin
Bhutan
Burkina Faso
Cameroon
Chile
Comoros
Costa Rica
Czech Republic
Denmark
Ecuador
Egypt
El Salvador
Ethiopia
Finland
France
Gambia
Germany
Ghana
Guinea-Bissau
Honduras
India
Indonesia
Israel
Italy
Kazakhstan
Kenya
Lesotho
Madagascar
Malaysia
Mali
Mauritius
Mexico
Morocco
Nepal
Norway
Pakistan
Panama
Peru
Philippines
Russian Federation
Spain
Sweden
Switzerland
Syrian Arab Republic
Thailand
Tunisia
Turkey
United Kingdom of Great Britain and Northern Ireland
United States of America
Zambia
Zimbabwe

* For the list of participants, see TD/B/COM.3/EM.14/INF.1.

2. The following intergovernmental organizations were represented at the Meeting:

African Development Bank
Common Fund for Commodities

3. The following specialized agencies and related organizations were represented at the Meeting:

International Labour Organization
Food and Agriculture Organization of the United Nations
International Telecommunication Union
World Intellectual Property Organization
World Trade Organization

4. The Economic Commission for Europe, the Department for Economic and Social Affairs and the Office of the High Commissioner for Human Rights were represented at the Meeting.

5. The International Trade Centre UNCTAD/WTO was represented at the Meeting.

6. The following non-governmental organizations were represented at the Meeting:

General Category

Exchange and Cooperation Centre for Latin America International
International Confederation of Free Trade Unions

Special Category

International Council of Nurses
International Federation of University Women

7. The following panellists attended the Meeting:

Ms. Renate D. Bloem, President, Conference of Non-Governmental Organizations in Consultative Relationship with the Palais des Nations, Geneva, Switzerland
Ms. Susan Joekes, Senior Program Specialist-Economics, IDRC Trade, Employment and Competitiveness Program Initiative, Ottawa, Canada
Ms. Leyla Khaïat, Présidente, Les femmes chefs d'entreprises mondiales (FCEM), Tunis, Tunisie
Ms. Mechtild Petritsch, Deputy Director, Multilateral Development, Federal Ministry of Foreign Affairs, Vienna, Austria
Ms. Conchita Poncini, President, IFUW, NGO Committee on the Status of Women, Geneva, Switzerland

Ms. Natasha Primo L., Project Manager, Women's Net, South African Non-Governmental Organisation Network, Johannesburg, South Africa
Ms. Anne Zammit, Consultante, Geneva, Switzerland
Mrs. Judith Oulton, International Council of Nurses